A magazine from HealthSpring℠

Fall 2026

Spring Into Health



Fall Risks You Can't See

Why your feet, eyes and ears matter

page 4

Flu Season is Coming

Are you getting the vaccine?

page 6

Your Digital HealthSpring Hub

Find the information you need

page 8

Don't Leave Rewards Behind

Complete healthy activities before year-end

page 11

It's Never Too Late to Do Something Great

Volunteer opportunities await

page 12

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HealthSpring℠



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Customer Service: Call the phone number on the back of your member ID card.
Hours: 8 a.m.–8 p.m.
Oct. 1–Mar. 31: 7 days a week
Apr. 1–Sep. 30: Monday–Friday

Messaging service used weekends, after hours and on federal holidays.

Not yet a member?
Call: **1-888-284-0270 (TTY 711)**, 7 days a week, 8 a.m.–8 p.m., to be directed to a Licensed Insurance Agent.

HealthSpring.com

Member portal: **myHealthSpring.com**

View past issues of this magazine at **HealthSpring.com/Medicare/Member-Resources/Member-Newsletters**

Don't Ignore Mood Changes

Feeling down or anxious isn't just part of getting older. If these feelings persist, ask your doctor about a depression screening. It's a quick way to assess your mental health and see if you need additional support or treatment.

Know Your Rights

As a HealthSpring member, you have certain rights and responsibilities related to your health care and your health plan. They include you or your provider being able to request coverage decisions, such as prior authorizations. If a service is denied, you can file an appeal. And if you have concerns about your care or services, you can submit a grievance.

Detailed information about member rights and responsibilities, coverage decisions, appeals and grievances — including how to request them and the time frames involved — is available in your Evidence of Coverage (EOC). You can access your EOC online at **HealthSpring.com/Resources** or request a copy by calling Customer Service.

President's Message



One year ago, we introduced HealthSpring and made a commitment to help our members live healthier, more vibrant lives. As we look to 2027, I'm proud of what we've accomplished together and excited about the opportunities ahead.

Most importantly, I want to thank you for the trust you place in us. HealthSpring is built on relationships, and we're focused on providing the coverage, resources and support you need. Along with medical and prescription drug coverage, most HealthSpring plans include dental, hearing and/or vision benefits to help support your overall well-being.

As the Medicare Annual Enrollment Period approaches, I want to remind you that if you're happy with your current HealthSpring plan, you don't need to take any action to keep it. Your enrollment will automatically continue into 2027.

Thank you for allowing us to be part of your health care journey. We look forward to serving you in the year ahead.

Stephen Harris
President, HealthSpring Medicare

Your Annual Benefits Checkup

Every fall, we share important information about your health plan for the coming year.

Your Annual Notice of Change (ANOC) arrives by mail each September. It outlines any changes to your plan, such as costs and coverage, for the coming year.

Visit **HealthSpring.com/Resources** starting Oct. 1 to view:

- The online version of your ANOC
- Your plan's Evidence of Coverage (EOC), which explains your benefits and coverage in detail
- Updated provider, pharmacy, hospital and urgent care directories
- Your plan's formulary, which is a list of covered prescription drugs
- A Member Handbook with tips for using your plan
- An over-the-counter (OTC) catalog (for plans that include an OTC allowance)
- A dental guide outlining covered dental services (for plans that include dental coverage)

We encourage you to review these resources. You can request printed copies by calling Customer Service.



Fall Risks Hiding in Plain Sight

Issues that can quietly throw off your balance

When you think about tripping hazards, you may picture clutter, loose rugs, wet floors or icy sidewalks. Those things do matter. But some of the biggest fall risks aren't on the floor at all. Changes in your feet, vision, hearing and overall health can quietly affect your balance.

You might not notice the shift at first. But over time, small changes can make you less steady on your feet. Many of these risks are manageable once you know what to look for.



Your feet are your foundation

Think about it: Your feet carry you everywhere. If something feels off, the rest of your body often adjusts without you even realizing it. Foot pain, stiffness or numbness can change the way you walk and increase your risk of falling.

Some people have nerve damage in their feet caused by diabetes or other health conditions. Others may be wearing shoes that no longer provide enough support. Supportive shoes with good traction **(see next page)** can make a bigger difference than you might think.

If your feet hurt, mention it to your doctor. Pain is your body's way of telling you something needs attention.



For details about vision and hearing benefits or to see if they're included in your plan, check your Evidence of Coverage or visit **HealthSpring.com/Resources**.



Your eyes do more than help you see

Vision plays an important role in balance. Your eyes help you judge distance, notice obstacles and see changes in the ground around you. But vision naturally changes with age. Curbs may seem harder to judge. Stairs may feel less predictable. Dim lighting can make uneven surfaces harder to spot.

Even a new pair of glasses can temporarily throw you off. If you recently switched prescriptions — especially bifocals or progressive lenses — give yourself time to adjust and be extra careful on stairs or unfamiliar surfaces.

Regular eye exams and up-to-date glasses and contacts can help you move more confidently and lower your fall risk. **Most HealthSpring plans include a vision benefit that covers a routine eye exam and an allowance for lenses, frames or contacts.***



Your hearing can affect balance, too

Hearing loss has been linked to a higher risk of falls. That's partly because the inner ear helps control your sense of position



and movement. Hearing changes can also make it harder to notice what's happening around you. Not being able to hear sounds like approaching people, pets or traffic can affect your confidence and reaction time.

If sounds seem more muffled or conversations are harder to follow, talk to your doctor. **Many HealthSpring plans cover a routine hearing exam, hearing aids and a hearing aid fitting evaluation.**

Small health changes can add up

Sometimes, fall risk comes from a combination of small things. Medication side effects, dehydration, poor sleep, muscle weakness and dizziness can all make you less steady on your feet. Also, feeling rushed or distracted can increase your chances of falling.

It's important to pay attention when something feels off. Do you feel less steady than you used to? More cautious on stairs? More nervous walking outside? Those changes are worth mentioning to your doctor at your next checkup.

Are your shoes working against you?

The right footwear can help you stay steady on your feet and reduce your risk of slipping, tripping or losing your balance. Look for shoes that:

- Fit securely and don't slip off
- Have nonslip soles with good traction
- Provide good arch support
- Have a low heel and a stable, wide base
- Leave enough room for your toes

Try this: Place your shoes on a flat surface. If they lean to one side, have uneven wear patterns or have lost most of their tread, it may be time to replace them. And shop for shoes later in the day when your feet are slightly swollen. You'll be more likely to find a comfortable fit.

Sources: Centers for Disease Control and Prevention; American Optometric Association; National Council on Aging

* For HMO plan members, routine eye exams and eyewear must be obtained from a provider in the EyeMed network. For PPO plan members, we encourage you to obtain routine eye exams and eyewear from a provider in the EyeMed network, but it's not required. Still, out-of-pocket costs may be higher for out-of-network services.

Why a Flu Shot Matters More as You Age

Whether you're young or old, the flu can sideline you. But as you age, it can be much more serious. That's why it's especially important for older adults to get an annual flu shot. If you have a chronic condition like diabetes, heart disease, asthma or chronic obstructive pulmonary disease (COPD), this shot is even more important.

Aging changes how your body fights illness

The immune system naturally weakens with age. That means it can be harder for your body to fight off infections. Illnesses like the flu can lead to serious complications, such as pneumonia and dehydration. Plus, the flu can make existing health problems worse. Older adults are more likely to end up in the hospital than younger adults. Recovery can take longer too, leaving some people feeling weak or tired for weeks.

Chronic conditions make the flu riskier

If you live with one of these chronic conditions, getting the flu can be serious:

- **Diabetes.** The flu can make blood sugar harder to control.
- **Heart disease.** The flu can put extra strain on the heart and increase your risk of heart attack or stroke.
- **Asthma or COPD.** The flu can trigger flare-ups and make breathing more difficult.
- **A weakened immune system.** Your body may have a harder time fighting the infection.

Enhanced flu shots are available for older adults

These flu vaccines are made specifically for people age 65+:

- **High dose**, which contains more flu antigen than standard shots
- **Adjuvanted**, which includes an ingredient that helps boost the body's immune response

Because older immune systems often don't respond as strongly to vaccines, these enhanced versions create a better immune response and provide extra protection. Ask your doctor or pharmacist which shot is right for you.

Sources: Centers for Disease Control and Prevention; American Diabetes Association; American Heart Association

Are you up to date? Pneumonia vaccines also help protect older adults from serious illness. Talk to your doctor to see if you're due for this important vaccination.

Holiday Fun Starts Now

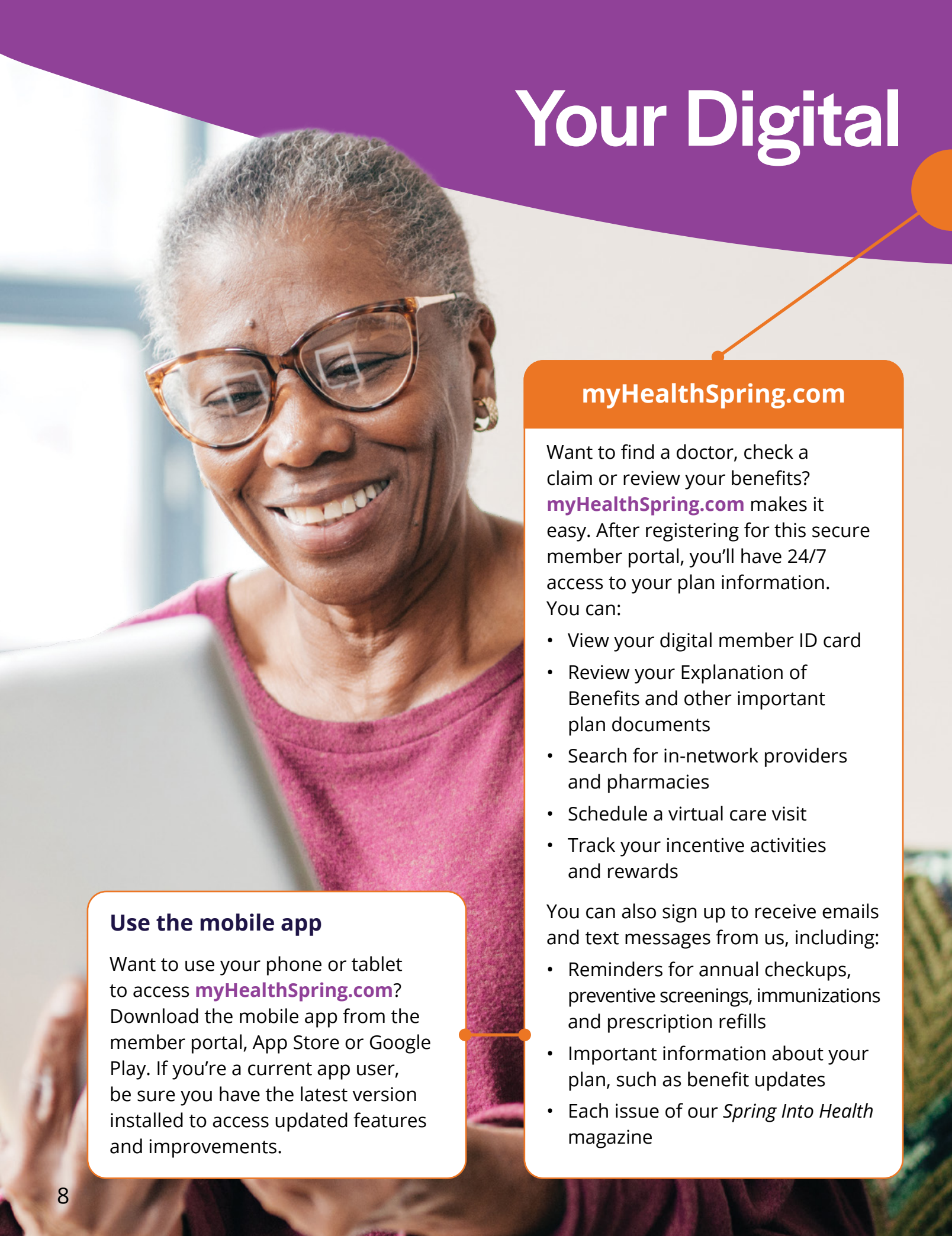
The holidays will be here before you know it. Get into the spirit now by finding the festive words hidden in the puzzle below. Search up, down, forward, backward and diagonally.

Bow
Candle
Carol
Celebrate
Chimney
Choir
Cocoa
Cookie
Elf
Evergreen
Fireplace
Frost
Garland
Gift
Gingerbread
Hearth
Holiday
Holly
Icicle
Joy
Mistletoe
Ornament
Package
Peppermint
Pine
Present
Reindeer
Ribbon
Santa
Sleigh
Snow
Snowflake
Stocking
Winter
Workshop
Wreath

O O P C A D A T N A S A L J C H P I N E M O
V S E A E E F C O O K I E L O E J S R C F E
I T P F C I C I C L E P M L P A C K A G E R
G O P U A M E E E C Y C I C E L E B R A T E
E C E B L T L Y H K M D X Q R E W B T Z I I
B K R C P F C O C O A F R O S T O L N M E N
O I M A E F F C R Y R I B B O N N O E I T D
W N I R R R E T N I W R E A T H S G M S B E
A G N O I D R U P U H T R A E H M C A T J E
I W T L F U X D Y L L O H C L D Y E N L V R
M S N O W F L A K E U U H N E E R G R E V E
Q I A W U C T D M M C O I G C E O M O T O C
A U Y O J L V E C H I R P M Q M F T L O I K
P O H S K R O W I R O V E S E Q X Y P E P I
E L D N A C G M C Z F I C B P W N P R U K N
G O A R G I N G E R B R E A D P N F A J T O
G I F T X E R S T D A P R E S E N T N P E O
I P S F Y G A R L A N D S L E I G H R M O I

Puzzled? The solution is on **page 14**.

Your Digital



myHealthSpring.com

Want to find a doctor, check a claim or review your benefits? **myHealthSpring.com** makes it easy. After registering for this secure member portal, you'll have 24/7 access to your plan information. You can:

- View your digital member ID card
- Review your Explanation of Benefits and other important plan documents
- Search for in-network providers and pharmacies
- Schedule a virtual care visit
- Track your incentive activities and rewards

You can also sign up to receive emails and text messages from us, including:

- Reminders for annual checkups, preventive screenings, immunizations and prescription refills
- Important information about your plan, such as benefit updates
- Each issue of our *Spring Into Health* magazine

Use the mobile app

Want to use your phone or tablet to access **myHealthSpring.com**? Download the mobile app from the member portal, App Store or Google Play. If you're a current app user, be sure you have the latest version installed to access updated features and improvements.

HealthSpring Hub

HealthSpring.com

Want to review your plan documents? Find a doctor, drug or pharmacy? View wellness articles and resources to help you live healthier or manage a health condition? Find community resources like free or low-cost medical care, food or job training? Get answers to these questions and more at **HealthSpring.com/Resources**.

Learn about plan extras

Want to learn about extras that may be included in your plan, like hearing, vision, dental or transportation benefits? Visit **HealthSpring.com/ExtraBenefits**. Watch short videos about these extra benefits by HealthSpring Senior Medical Director Dr. Grant Tarbox. And check out his tips on using your HealthSpring Flex card, preparing for your Yearly Health Check-up and more.

Prep for your digital HealthSpring experience

As more HealthSpring resources move online, these simple steps can help you feel more confident using websites, apps and digital tools:

Start with one task. Log in and try something simple, like viewing your member ID card or checking a claim.

Ask a friend, family member or neighbor for help. See if they can show you the basics of using websites, apps and online accounts.

Find a class. Many libraries, senior centers and community colleges offer free or low-cost classes on computers, smartphones and the internet.

Keep a cheat sheet. Write down website addresses, usernames and step-by-step instructions for tasks you use regularly.

Ask questions. HealthSpring Customer Service can help you find resources and answer questions about online member tools.

Ask the Doc



Dr. Alla Zilbering
HealthSpring Medical Director

Nearly half of American adults have high blood pressure, and most of them feel fine. That's the problem: High blood pressure does its damage quietly. It puts your heart, brain and kidneys at risk long before any warning signs appear. Below, Dr. Alla Zilbering answers questions about this common condition.

What exactly is blood pressure?

Think of your heart as a pump that never gets a day off. Every beat pushes blood through miles of vessels to keep your body running. Blood pressure measures the force of that push against your artery walls. When that pressure stays too high for too long, those walls take a beating — and so does the rest of you.

I feel great. Why should I worry?

High blood pressure is sneaky. It rarely causes symptoms, which is why doctors call it the "silent killer." You can feel fine while it wreaks havoc in the background. It's the most common — and most controllable — risk factor for heart disease, stroke, kidney disease, cognitive decline and dementia. Catching it early can make a real difference.

What blood pressure numbers are considered healthy?

The American Heart Association (AHA) and American College of Cardiology (ACC) updated their guidance in 2025 with a stronger focus on prevention, home monitoring and earlier treatment. The blood pressure goal for most adults remains below 130/80. If your numbers are higher, don't panic, but do act. Talk to your doctor to find out if you need medication. Lifestyle changes like healthier eating, exercise and stress management may also help lower your blood pressure.

What's something I can do starting today?

Check your blood pressure at home and make it a habit. One reading at the doctor's office only tells part of the story. Stress, rushing to the appointment, even a full parking lot can temporarily spike your numbers. Taking regular readings at home gives you and your doctor a clearer picture.

AHA/ACC guidelines emphasize home monitoring as a key step for controlling blood pressure. **If your HealthSpring plan includes an over-the-counter (OTC) allowance, you can use it to buy a home blood pressure monitor.** Today's monitors are affordable and user friendly.

This column is intended only as general interest and does not in any way create a doctor-patient relationship. As with all information contained in this magazine, you should discuss any health concerns with your doctor or caregiver. If you have any immediate health care needs, contact your doctor immediately. The information in this column is not intended to serve as medical advice.

End-of-Year Health Checklist

As the year winds down and the holidays gear up, health exams and screenings can slip through the cracks. But what if completing them meant you could earn spendable reward dollars? Through the HealthSpring Incentives program, you can.

See the checklist below for some activities you still have time to complete this year. Each one earns you incentive reward dollars. To see the full list of activities and rewards, go to **myHealthSpring.com** and select "Earn Incentives."

- ☑ Get your Yearly Health Check-up.
- ☑ Get recommended preventive screenings, such as a mammogram, colorectal cancer screening or a diabetic eye exam.
- ☑ Get a routine eye exam.
- ☑ Get preventive dental care.
- ☑ Get a routine hearing exam.

Rewards are loaded on your HealthSpring Flex card after activities are verified. **Unused incentive dollars don't carry over from year to year, so spend them before Dec. 31.**

Important reminder: Verify the activities you complete by **Dec. 5.** For the Fitness Monthly Challenge and Connecting with Others incentives, you can still complete required activities during the rest of December. Just be sure to verify them by Dec. 5.

Questions? Call Customer Service.

Total incentive reward amounts depend on the activities completed by the member. Rewards cannot be used toward the purchase of alcohol, tobacco, firearms, explosives or other excluded products. Recipient must be enrolled in a HealthSpring Medicare Advantage plan at the time of the activity. Reward amounts are loaded to your HealthSpring Flex card once an activity is verified by the plan (up to 90 days). Unused rewards do not carry over to the following plan year. Your rewards will expire upon disenrollment from the plan.



You won't receive a new HealthSpring Flex card for 2027. Continue to use your current card.

It's Never Too Late
to Do Something Great

Maybe your calendar has a little more white space these days. Maybe you're looking for a reason to get out of the house or meet new people. Or maybe you're simply ready to try something different. Volunteering can check all those boxes.

Today's opportunities are flexible, short term and built around your interests. Whether you love animals, kids, nature or sharing your professional experience, there's a place where you can make a difference.

Become a professional grandparent (sort of)

Many schools, libraries and community centers welcome older adults to read with children, help with homework or simply spend time with students who need extra encouragement. You don't need a teaching degree. Being a patient, supportive listener can make a meaningful difference. To search for opportunities near you, visit **Americorps.gov/Serve/Americorps-Seniors/Americorps-Seniors-Pathfinder**.

What you'll get: A chance to help the next generation succeed

Paws for a good cause

If spending your Thursday morning with a lapful of kittens sounds like a good time, an animal shelter might be your perfect match. Shelters need volunteers for all kinds of tasks. Walking dogs gets you outside and moving. Socializing cats means earning their trust and helping them get comfortable around people. Many shelters also need help with transportation and driving animals to vet appointments or foster homes.

To find a shelter near you, search online for your city or county animal shelter or animal services department. Most local shelters have volunteer pages where you can sign up in minutes.

What you'll get: Puppy breath, wagging tails and a fun way to get some steps in

The great outdoors is calling

Parks, wildlife centers and conservation groups rely on volunteers for everything from trail maintenance to bird counts. Some help visitors, plant flowers or participate in community cleanup events. For details, visit the National Park Service website at **NPS.gov/GetInvolved/Volunteer.htm**.

What you'll get: Fresh air and a front-row seat to the beauty of nature



Share your career wisdom

After decades in the workforce, you've learned a thing or two. Many nonprofit organizations connect retirees with young entrepreneurs, job seekers and small business owners who need guidance. Whether you worked in education, health care, finance, construction or customer service, your experience is needed. Sign up with SCORE, a network of small business mentors, at **Score.org/Volunteer-Score**.

What you'll get: The chance to help someone get a leg up in their career

Volunteering isn't just good for the world. There's something in it for you, too. Studies show it can reduce the risk of depression, help keep the brain sharp and even lower blood pressure.

Sources: Harvard Health; AmeriCorps; IRS Volunteer Income Tax Assistance (VITA) Program; Cooperative Extension Master Gardener Program; Audubon Society

More volunteer ideas

Tax helper
Through the IRS VITA program, volunteers help low-income families file their taxes for free. The IRS provides all the training — no experience needed. Visit **IRS.gov/Individuals/IRS-Tax-Volunteers.**

Master gardener
Through university programs, master gardeners learn about plants, then share that knowledge in schools, parks and community gardens. Get details at **Mastergardener.Extension.org.**

Nature monitor
The Audubon Society trains volunteers to track birds and local wildlife. You'll get to collect real scientific data and officially call yourself a citizen scientist. Go to **Audubon.org/Get-Involved.**



Your Partner in Medication Safety

Mark received a letter in the mail from HealthSpring. It warned him about the risks of long-term opioid use and the dangers of taking opioids with certain drugs. These included benzodiazepines, which are typically used to treat anxiety and generally recommended only for short-term use.

The information in the letter was news to Mark, so he showed it to his doctor at his next visit.

Together, they reviewed his treatment plan. They decided he should slowly taper off the benzodiazepine and switch to a different anxiety medication that's safer to take with his opioid pain medication.

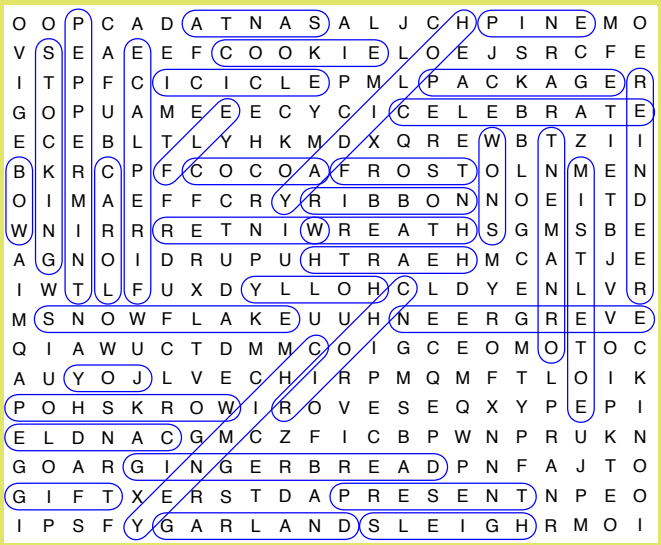
Like Mark, HealthSpring might send you a letter or give you a call if we notice that:

- Two or more medications you take carry the risk of a dangerous interaction (especially if they were prescribed by different doctors)
- There is a lower-cost option covered by your drug plan
- There might be ways to take your medications more safely or effectively

We encourage you to share information we send to you with your doctor, especially if the letter suggests a change in your treatment. Ultimately, the decision is yours and your doctor's.

As always, don't stop taking a medication or change how you take it without talking to your doctor first.

Puzzle Solution from **page 7**



What Health Plan Terms Really Mean

In each issue of *Spring Into Health*, we define terms you may see in your HealthSpring plan materials to help you understand your coverage and avoid surprises.

Network

Doctors, hospitals, pharmacies and other health care providers that have agreed to provide services through your health plan. Using in-network providers usually means you'll pay less for care.

Referral

Approval that might be needed from your primary care provider to see a specialist or receive certain services.

Prior Authorization

Required when certain medications, tests or treatments must be preapproved by your health plan to be covered.

Primary Care Provider (PCP)

The doctor you see for routine care, preventive services and most health concerns. They help coordinate your care and refer you to specialists when needed.

Specialist

A doctor who focuses on a specific area of medicine, such as a cardiologist (heart health), oncologist (cancer treatment) or orthopedist (bone and joint care).

Ready for Cold and Flu Season?

A little prep now could make sneezing season a lot easier to manage. Whether you're picking up cough drops, pain relievers or tissues, Walgreens has the over-the-counter products you need to weather the sniffles.

When shopping at Walgreens, make sure to use your HealthSpring Flex card. It's loaded with the over-the-counter (OTC) allowance that may come with your plan, plus incentive reward dollars you've earned **(see page 11)**. Use the funds on your card to buy eligible health and wellness products, including many cold and flu essentials.

If you're 55 or older, you can also take advantage of **Walgreens Seniors Day**. Save 20% on eligible regular-priced items in-store on the first Tuesday of each month and online during the entire week of Seniors Day.* Learn more at **Walgreens.com/SeniorsDay**.

Walgreens

Other pharmacies are available in our network.

* Data rates may apply. Offer valid the first Tuesday of each month in store and the first week of each month online (Sunday – Saturday) with myWalgreens® membership to members 55 years of age or older. Dates subject to change. Restrictions and exclusions apply. See Walgreens.com/SeniorsDay for complete details. The 20% discount does not apply to pharmacy products and services.

HealthSpring℠

PO Box 20012
Nashville, TN 37202

Health and wellness or
prevention information

Healthy Recipe

Grandma's Stuffing



Ingredients

10 cups whole wheat bread cubes (or white bread or buns, dry)

⅓ cup water

½ cup onion, chopped

½ cup celery, chopped

1 teaspoon parsley, dried (or 1 tablespoon fresh parsley, chopped)

¼ teaspoon salt

¼ teaspoon black pepper

1½ cups milk

1 egg (lightly beaten)

2 apples (optional; medium, pared, cored and chopped, or ¼ cup raisins)

Makes 8 servings

Per serving: 121 calories; 2g total fat; 27mg cholesterol; 19g carbohydrates; 7g protein

Directions

Preheat oven to 350°F. Put bread cubes in a large bowl and set aside. Add water, onion, celery, parsley, salt and pepper to a medium saucepan. Cook for 5 minutes. Do not drain. Pour over bread cubes. Stir in milk and egg. Gently stir in apples (or raisins) if desired. Spoon into a greased 2-quart baking dish. Bake for 1 hour.

Recipe is from the USDA's SNAP-Ed Connection website at https://SnapEd.FNS.USDA.gov/Resources/Recipes-And-Menus/Healthy-Thrifty-Holiday-Menus

Limitations, copayments, exclusions and restrictions may apply. Individuals must live in the plan service area. Benefits vary by plan. Prior authorization and/or referrals are required for certain services. HealthSpring products and services are provided exclusively by or through operating subsidiaries of Health Care Service Corporation, a Mutual Legal Reserve Company. Health Care Service Corporation and its affiliates contract with Medicare to offer Medicare Advantage HMO and PPO plans and Part D Prescription Drug Plans (PDP) in select states, and with select State Medicaid programs. Enrollment in a HealthSpring plan depends on contract renewal. © 2026 Health Care Service Corporation. All Rights Reserved.